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August 11, 2005

MS Missing Requirements
Commissioner of Patents
PO Box 1450
Alexandria, VA 22313-1450

Re: Utility Patent Application
Applicant(s): Ajay Madhok, et al.
Title: System and Method For Detecting Card Fraud
US Application No: 10/510,277
International Application No.: PCT/IN02/00100
International Filing Date: April 3, 2002
Docket No: 3834

Dear Sir:

Please find enclosed for the subject utility patent application, in response to the NOTIFICATION OF MISSING REQUIREMENTS UNDER 35 USC 371 mailed May 12, 2005:

- 1) Notification of Missing Requirements Under 35 USC 371;
- 2) Petition to Commissioner to Accept Application Without Signature of Uncooperative Inventor (one of three total inventors) Under 37CFR Section 1.47 with Declaration;
- 3) Petition for One Month Extension of Time
- 3) Combined Declaration and Power of Attorney;
- 4) Form PTO-1449 with copies of disclosed references;
- 5) Two checks totaling \$190 comprising \$130 for Petition to Commissioner and \$60 for Extension fee; and
- 6) Return postcard.

Applicant claims **SMALL ENTITY** status.

Respectfully submitted,

(The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Deposit Account No. 502236.
A duplicate copy of this sheet is enclosed)

Ken J. Pedersen, Reg. No. 29,689

Barbara S. Pedersen, Reg. No. 36,237

Shane A. Kennedy, Reg. No. 54,760

Certification of First Class Mailing

I hereby certify that this correspondence and any documents referred to as enclosed herein are being deposited with the United States Postal Service as first class mail with sufficient postage on the date below in an envelope addressed to: MS Missing Requirements, Commissioner of Patents, PO Box 1450, Alexandria, VA 22313-1450

Name:

Signature:

Deposit Date:

cc: Client

Ken J. Pedersen

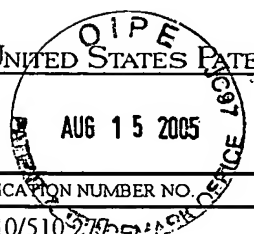
8/12/05

PCT 7



UNITED STATES PATENT AND TRADEMARK OFFICE

Rec'd PCT/PTO 15 AUG 2005



UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
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www.uspto.gov

U.S. APPLICATION NUMBER NO. 10/510,277	FIRST NAMED APPLICANT Ajay Madhok	ATTY. DOCKET NO. 3834
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27727
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INTERNATIONAL APPLICATION NO. PCT/IN02/00100

I.A. FILING DATE 04/03/2002	PRIORITY DATE
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CONFIRMATION NO. 7549
371 FORMALITIES LETTER

OC000000015953193

Date Mailed: 05/12/2005

NOTIFICATION OF MISSING REQUIREMENTS UNDER 35 U.S.C. 371 IN THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US)

The following items have been submitted by the applicant or the IB to the United States Patent and Trademark Office as a Designated / Elected Office (37 CFR 1.495).

- Indication of Small Entity Status
- Copy of the International Application filed on 10/04/2004
- Copy of the International Search Report filed on 10/04/2004
- Small Entity Statement filed on 10/04/2004
- U.S. Basic National Fees filed on 10/04/2004

The following items **MUST** be furnished within the period set forth below in order to complete the requirements for acceptance under 35 U.S.C. 371:

- Oath or declaration of the inventors, in compliance with 37 CFR 1.497(a) and (b), identifying the application by the International application number and international filing date.

ALL OF THE ITEMS SET FORTH ABOVE MUST BE SUBMITTED WITHIN TWO (2) MONTHS FROM THE DATE OF THIS NOTICE OR BY 32 MONTHS FROM THE PRIORITY DATE FOR THE APPLICATION, WHICHEVER IS LATER. FAILURE TO PROPERLY RESPOND WILL RESULT IN ABANDONMENT.

The time period set above may be extended by filing a petition and fee for extension of time under the provisions of 37 CFR 1.136(a).

Applicant is reminded that any communications to the United States Patent and Trademark Office must be mailed to the address given in the heading and include the U.S. application no. shown above (37 CFR 1.5)

*A copy of this notice **MUST** be returned with the response.*

DARRELL C COTTMAN

Telephone: (703) 308-9140 EXT 203

PART 1 - ATTORNEY/APPLICANT COPY

U.S. APPLICATION NUMBER NO.	INTERNATIONAL APPLICATION NO.	ATTY. DOCKET NO.
10/510,277	PCT/IN02/00100	3834

FORM PCT/DO/EO/905 (371 Formalities Notice)